

REMARKS/ARGUMENTS

The Office Action dated August 26, 2005, together with the Advisory Action dated November 14, 2005, have been received and carefully reviewed.

Claims 1-8, 11, and 12 are currently pending in this application.

Claims 2-8 are allowed, and claim 12 is indicated to be allowable if rewritten in independent form. In the Advisory Action, the examiner has rejected claim 1 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite. Claim 11 is rejected under 35 U.S.C. 103(a) as being unpatentable over Hughes in view of Thomas and further in view of Bartoli.

By the above amendment, claim 12 has been rewritten in independent form, and claim 11 has been cancelled without prejudice or disclaimer, thereby rendering the Section 103 obviousness rejection moot.

Moreover, claim 1 has been amended to clarify that the different authorization debit protocol is "a non PIN based authorization debit protocol." Moreover, claim 12 has been amended to clarify that the primary account number of a financial transaction card includes BIN information. This amendment provides support for the term BIN information subsequently used in the claim.

Each issue raised in the Office action dated August 26, 2005, and the Advisory Action dated November 14, 2005, has been addressed and it is believed that the application is now in condition for allowance. Wherefore, Applicants

respectfully request a timely Notice of Allowance be issued in this case.

Respectfully submitted,
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